



**BULLETIN! BULLETIN! BULLETIN!**

**FREE SEMINAR**

September 17, 2009  
2009 UBA Survey Results and  
Healthcare Reform Update

**Consumer Driven Health Plans Surpass HMOs in Popularity**

**Nation’s largest health plan survey sites key trends in employer health plans**

Consumer Driven Health Plans (CDHPs) in the U.S. have surpassed HMO plans in covered employees, according to preliminary results released by United Benefit Advisors (UBA) from their 2009 UBA Health Plan Survey, the nation’s largest health plan benchmarking survey with 17,655 plans from 12,316 employers reporting.

CDHPs grew at a rate of 33.9% this past year and now cover more employees (15.4%) than HMO plans (13.6%), according to John Garner, CEO of Garner Insurance Services. **Mr. Garner will be discussing the implications of this survey’s findings at a free seminar on September 17, 2009 at the Doubletree Hotel Monrovia** (details below).

The average cost increase for all CDHPs at 6.3% was slightly lower than that of the average of all plan types, which increased 7.3 this year. Employers often offset the higher out-of-pocket costs of CDHPs by offering employees a health reimbursement account (HRA) or a health savings account (HSA) and contributing funds. The 2009 UBA Health Plan Survey found the average employer contribution to an HRA was \$1,310 (up from \$1,209 in 2008) for a single employee and \$2,502 for a family (up from \$2,274 in 2008).

“Across the board, we’re seeing a trend toward employee empowerment and participation when it comes to health care,” said Mr. Garner. “They’re taking more control over health care expenditures by increasing participation in CDHPs, and they are also realizing that there are financial benefits – in addition to health benefits – of participating in wellness programs. Health care costs continue to increase and we have seen little in the proposals coming out of Washington to date that address the health care issues that can help control costs.”

Other key statistics from this year’s Survey results include:

- ◆ The average increase for all plan types was 7.3%
- ◆ PPO plans have nearly two-thirds of all enrolled employees (63.9%)
- ◆ Fee For Service Plans are all but extinct, with only 0.4% of employees enrolled
- ◆ The average employee contribution for plans with contributions for all plan types is \$105 for single and \$419 for family
- ◆ More than three-fourths of all wellness plans (78.4%) offered a health risk assessment
- ◆ More than two-thirds (67.2%) of all family plans without a deductible are located in the Northeast and West
- ◆ 52% of all covered employees also elected to cover their dependents

As health care plan offerings become more complex, Bill Stafford, UBA Vice President of Member Services, points out that benchmarking data like the annual UBA Health Plan Survey has become increasingly critical. “The intent of the survey is to provide employers of all sizes with the data they need to manage their health care benefit programs effectively,” said Mr. Stafford, “Especially for the more than 99% of U. S. employers with fewer than 1,000 employees who have operations in multiple locations, this survey is the best source of reliable regional – and in many cases state – health plan benchmarks by employer size and industry categories.”

Garner Insurance Services is a member of United Benefit Advisors, an alliance of nearly 140 premier independent benefit advisory firms with offices in more than 165 offices throughout the U.S, Canada and the U.K., and is one of the nation’s top five employee benefits advisory organizations.

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To learn more about the survey results, as well as get an update on the latest in the healthcare reform debate, attend the seminar on September 17, 2009 at the Doubletree Hotel Monrovia from 8:00 to 11:00 am. To register please call or email:

Sheila Dela Vega, (626) 351-2300 or [Sheila@garnerbenefits.com](mailto:Sheila@garnerbenefits.com)

**Agenda:**

- 8:00 - 8:30 AM** Check in and Continental Breakfast
- 8:30 - 11:00 AM** Presentation

**Location:**

Doubletree Hotel Monrovia  
Madera Room North  
924 W. Huntington Drive  
Monrovia, CA 91016  
(626) 873-2247

